

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Clara A Christmas

Debtor(s)

Case No. 14 B 42115

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/21/2014.
- 2) The plan was confirmed on 03/12/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/31/2017.
- 5) The case was Dismissed on 06/28/2017.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,384.00
Less amount refunded to debtor	\$4.98

**NET RECEIPTS:** **\$9,379.02**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$367.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,367.54**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Amc Mortgage Services	Unsecured	0.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	1.00	NA	NA	0.00	0.00
AT&T Mobility II LLC	Unsecured	1.00	464.77	464.77	68.15	0.00
Bureau Of Collection Recovery	Unsecured	1.00	NA	NA	0.00	0.00
Cap1/carsn	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	1.00	1,181.40	1,181.40	173.24	0.00
Capital One Bank	Unsecured	1,124.42	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
Cavalry Portfolio Services	Unsecured	0.00	NA	NA	0.00	0.00
Cavalry Portfolio Services	Unsecured	6,766.39	NA	NA	0.00	0.00
Cavalry Portfolio Services	Unsecured	1,400.81	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	0.00	2,509.18	2,509.18	367.95	0.00
Cavalry SPV I LLC	Unsecured	0.00	10,309.73	10,309.73	1,511.85	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
Chase Bank	Unsecured	663.61	NA	NA	0.00	0.00
Chicago Patrolmen's Fed Credit Union	Unsecured	0.00	NA	NA	0.00	0.00
Department Stores National Bank	Unsecured	183.00	NA	NA	0.00	0.00
Deutsche Bank National Trust Company	Secured	88,970.12	NA	NA	0.00	0.00
Dsnb Macys	Unsecured	0.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	378.57	378.57	378.57	55.51	0.00
eCast Settlement Corporation	Unsecured	266.32	266.32	266.32	39.05	0.00
ECMC	Unsecured	29,575.49	37,528.81	37,528.81	0.00	0.00
Exxmbiciti	Unsecured	0.00	NA	NA	0.00	0.00
Glelsi/higher Educatio	Unsecured	0.00	NA	NA	0.00	0.00
Great American Finance Company	Unsecured	0.00	NA	NA	0.00	0.00
Higher/glhec	Unsecured	0.00	NA	NA	0.00	0.00
Homeward Residential Inc	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/Carsons	Unsecured	1.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Jefferson Capital Systems LLC	Unsecured	716.21	NA	NA	0.00	0.00
Kohls	Unsecured	1.00	NA	NA	0.00	0.00
Nelnet Lns	Unsecured	0.00	NA	NA	0.00	0.00
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Ocwen Loan Servicing LLC	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	573.44	573.44	84.09	0.00
Portfolio Recovery Associates	Unsecured	0.00	289.42	289.42	42.44	0.00
PRA Receivables Management	Unsecured	573.44	NA	NA	0.00	0.00
PRA Receivables Management	Unsecured	289.42	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	201.46	201.46	201.46	24.80	0.00
RJM Acquisitions LLC	Unsecured	1.00	NA	NA	0.00	0.00
Rogers & Hollands Jewelers	Unsecured	194.88	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	1.00	NA	NA	0.00	0.00
Target	Unsecured	1.00	NA	NA	0.00	0.00
Tnb - Target	Unsecured	0.00	NA	NA	0.00	0.00
Toyota Motor Credit Corporation	Secured	2,570.30	0.00	2,570.30	2,570.30	74.10
Village Of Bridgeview	Unsecured	143.63	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,570.30	\$2,570.30	\$74.10
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,570.30</b>	<b>\$2,570.30</b>	<b>\$74.10</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$53,703.10</b>	<b>\$2,367.08</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,367.54</u>
Disbursements to Creditors	<u>\$5,011.48</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,379.02</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/23/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.